

Claims

What is claimed is:

1. Abandoned
2. Abandoned
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5. Abandoned
6. Abandoned
7. A method and apparatus designed to prevent the theft and misuse of a person's identity when one attempts to obtain new credit under a given name by comparing the recorded digitized voice of a registered applicant to the digitized voice of the current applicant, thereby allowing only the registered applicant to obtain credit information.
8. A method and apparatus designed to permit a person to enter a web site and sign up using their name address and home telephone number and pay with a credit card in the same name as the applicant, for the service of employing voice recognition technology to have a sample of their voice recorded, digitized and stored in an offline database for future use to compare the recorded voice to the voice of any person seeking to obtain credit under a registered applicant's name.
The requirement of paying for the service with a credit card permits the verification of the applicant's identity and of their home address, which are employed in further confirmation of their home telephone number and of the information in their photo ID driver's license.
9. A method and procedure for verifying a registered applicant's identity when registering by assigning and giving applicant a pass code number and instructing a registered applicant at

the sign up web site to mail or fax a copy of a photo driver's license, and that the applicant will be called at their home telephone number at a random time in order to obtain private information (social security number, additional contact phone numbers, etc.) via a protected private telephone line (in order to prevent possible hacking of such private information) and that their voice will be recorded, digitized and stored at that time. The home telephone number is then verified to ensure that the home number is that of the applicant and the photo driver's license is then verified with a motor vehicle agency before the applicant is called, at which time the applicant then is asked for the pass code number that was given when they paid for the service, this serving to verify the called person is the registrant. If the correct pass code number is given, then the registered applicant has their statement of name, address, and password recorded two times, employing existing voice recognition technology. These copies of the digitized recording model are then stored in an offline database in order to prevent the hacking or theft of the information in any manner.

10. A procedure of a registered applicant authorizing the notification of all major credit reporting agencies to place a flag at their name that serves to instruct that any request for credit information be forwarded to the "VoiceGuard My ID" system along with a copy of the applicant's credit report and the information of the requesting credit issuer. This process then permits the "VoiceGuard My ID" system to be used to verify that the current applicant for credit is the actual named person by comparing the recorded digitized voice in the "VoiceGuard My ID" system to the current applicant's voice. If there is a match the credit information is then forwarded.

11. A method and procedure of permitting or rejecting an applicant for credit. A credit issuer (credit card company, mortgage company, car or boat dealer, instant credit issuers), when taking an application for new credit of any kind, files a request with a credit reporting agency. The credit reporting agency computer, noting that a "flag" has been placed next to the person's name, automatically forwards a copy of the applicant's credit file to the "VoiceGuard My ID" system computer along with the information of the requesting credit issuer. The "VoiceGuard My ID" system then requests the offline database to provide a copy of the digitized stored voice to be placed in a voice digitization module and this module is then transmitted to the credit issuer's computer with instructions to have the applicant speak their name, address and password into a microphone at which time the input voice is digitized and compared to the model in the module. If there is a match, the applicant's credit information is then provided to the requesting credit issuer.